

## Health Spas: Exercise Your Rights

### *fast facts*

- Find out about the spa's fees, contractual requirements, and facilities before you join.
- Visit the spa during the hours you would normally use the facility to see if it is overcrowded during that period.
- Ask about the qualifications or special training of instructors.
- Take a copy of the membership contract home and read it carefully.
- Find out about the spa's refund and cancellation policies.
- Check with your local consumer protection agencies to find out if they have received complaints about the spa you are considering.

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Looking for a way to get in shape? You may be considering joining a health spa, a place where members work to improve their physical condition through exercise, weight control, and other treatments. While many people regularly use and enjoy health spas, others have written the Federal Trade Commission with complaints. The most frequent complaints concern high pressure sales tactics, misrepresentations about facilities and services, spas that go out of business, and failure to honor cancellation and refund clauses. You may avoid disappointment, however, if you find out about the spa's fees, contractual requirements, and facilities before you join. Here are some suggestions for comparison shopping for a health spa.

### Inspect the Spa

Visit during the hours you would normally use the spa to see if it is overcrowded during that period. Notice whether the facilities are clean and well-maintained and note the condition of the equipment. You also may want to ask questions like these.

- "Is there a trial period during which I can sample services free of charge?"
- "How many members do you have? Is there a limit to the number of people who can join?" Many spas set no membership limit. So while the spa may not be crowded during your visit, this condition may change -- especially if the spa is new.
- "What hours will I be able to use the spa?" A spa may be open all week, but may be limited to men on some days and women on others.
- "What qualifications or special training do your instructors have?"

### Consider Contracts Carefully

Some spas ask you to join right away. You might be offered special time-limited rates as an incentive. But if you wait a few days, you may make a better decision. Take the contract home and read it carefully. Before you sign it, see if you can answer these questions:

- Is everything the salesperson promised written in the contract? If a problem arises after you join, the contract will probably govern the dispute. If something is not written in the contract, do not count on it being resolved.
- Is there a "cooling-off" period? Some spas give you several days to reconsider your decision to join after you have signed the contract.
- Can you get a refund if you need to cancel? If you move, become disabled, or just want to stop using the spa, can you get a refund or get out of your contract. This is especially important if you choose a long-term membership.
- Can you join for a short time only? It may be to your advantage to pay a little more money and join for only a few "trial" months. That way, if you are not enjoying the membership or using it as much as you planned, you will not be committed to many years of payments.
- Can you afford the payments? Take into consideration the finance charges and annual percentage rates when you figure the total cost of your membership. Figure this cost per week and per day to give you a better idea of what it will cost to use the spa.

## For More Information

Before you join a spa, you may want to contact your local consumer protection office, state Attorney General, or Better Business Bureau to find out if they have received any complaints about the spa or if there are state laws regulating health spa sales. If problems arise after you join, you also can contact these offices for assistance.

Although the FTC cannot intervene in individual cases, the staff monitors health spa practices and would like to receive a copy of any consumer complaints. Write to: Correspondence Branch, Federal Trade Commission, Washington, D.C. 20580.

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